

March 24, 2006
PUBLIC NOTICE # 2006-12

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance
Public Notice Filing/Errata Report
March 24, 2006**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
06-1886	0225	ACCEPTANCE INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	RESTAURANT	0
06-1872	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	COMMERCIAL	MISCELLANEOUS	NEW PROGRAM	INVOLUNTARY UNEMPLOYMENT TUITION INSURANCE	0
06-1898	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ANTIQUE AUTO	0
06-1947	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SCHOOL	
06-1894	0019	AMERICAN RELIABLE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ANTIQUE AUTO	
06-1948	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SCHOOL	
06-1701	1279	ARCH INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
06-1880	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF. LIAB.-@VANTAGE	0
06-1936	3416	AXIS REINSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	CRIME	0
06-1934	1129	CAMDEN FIRE INSURANCE ASSOCIATION (THE)	PERSONAL	INLAND MARINE	NEW PROGRAM	MCGRIFF YACHT (26' & UNDER)	0
06-1944	0038	CHUBB NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	WOODWORKING	0
06-1887	0306	CUMIS INSURANCE SOCIETY, INC.	COMMERCIAL	OTHER LIABILITY	RATE	EMPLOYMENT PRACTICE LIABILITY	24.9
06-1837	3548	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	EQUIPMENT BREAKDOWN	0
06-1881	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF. LIAB.-@VANTAGE	0
06-1876	0212	FARMERS INSURANCE EXCHANGE	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
06-1856	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	CYBERSECURITY FOR FINANCIAL INSTITUTIONS	
06-1930	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS STAFFING SERVICES	
06-1951	0038	FEDERAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	MASTERPIECE	

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PN#: 2006-12

Page 1 of 6

**California Department of Insurance
Public Notice Filing/Errata Report
March 24, 2006**

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06-1955	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
06-1840	3548	FIDELITY AND GUARANTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-BUSINESS INSURANCE POLICY	
06-1841	3548	FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-BUSINESS INSURANCE POLICY	
06-1875	0670	FIDELITY NATIONAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	
06-1889	0670	FIDELITY NATIONAL INSURANCE COMPANY	PERSONAL	ALLIED LINES	RULE CHANGE	EXCESS FLOOD	0
06-1907	0070	FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS HO3/MOBILE HOME PARK	-2.2
06-1912	0070	FIRST AMERICAN SPECIALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS HO3	-6
06-1940	0479	FIRST FINANCIAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-1905	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	LIBERTYGUARD HOMEOWNERS	0
06-1864	0031	GEICO INDEMNITY COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	FORMS	MOTORCYCLE	
06-1834	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	1.6
06-1956	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
06-1843	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-1862	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
06-1867	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SPECTRUM	
06-1868	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SPECTRUM	
06-1869	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SPECTRUM	
06-1870	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SPECTRUM	

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PN#: 2006-12

Page 2 of 6

**California Department of Insurance
Public Notice Filing/Errata Report
March 24, 2006**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
06-1833		INSURANCE SERVICES OFFICE, INC.	PERSONAL	OTHER LIABILITY	MANUAL	UMBRELLA/EXCESS LIABILITY	
06-1836		INSURANCE SERVICES OFFICE, INC.	PERSONAL	OTHER LIABILITY	MANUAL	UMBRELLA EXCESS LIABILITY LOSS COST	
06-1863	0079	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE	
06-1891	0079	INTEGON PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	VARIOUS PROGRAMS	
06-1906	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RULE CHANGE	LIBERTYGUARD HOMEOWNERS	0
06-1913		LOYA CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE	0
06-1915		LOYA CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
06-1835	0241	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
06-1879	0241	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-1893	0079	MIC GENERAL INSURANCE CORPORATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-1877	0212	MID-CENTURY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
06-1946	0140	NATIONAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210 UMBRELLA/EXCESS	
06-1885	0079	NATIONAL GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-1895	0079	NATIONAL GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE	
06-1781	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NON-CONTRACTORS	0
06-1900	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NON-CONTRACTORS	-1.4
06-1929	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NON-CONTRACTORS	0
06-1890	2558	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	OMNI	-10

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PN#: 2006-12

Page 3 of 6

**California Department of Insurance
Public Notice Filing/Errata Report
March 24, 2006**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
06-1846	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-1938	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	SURETY	RULE CHANGE	BAIL BOND	0
06-1942	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	
06-1937	1129	NORTHERN ASSURANCE COMPANY OF AMERICA (THE)	PERSONAL	INLAND MARINE	NEW PROGRAM	IMU YACHTS (26 FEET & UNDER)	0
06-1931	0038	NORTHWESTERN PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS STAFFING SERVICES	
06-1952	0038	NORTHWESTERN PACIFIC INDEMNITY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	MASTERPIECE	
06-1903	0150	OLD REPUBLIC SURETY COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	PROBATE/FIDUCIARY	0
06-1896	0697	OLD UNITED CASUALTY COMPANY	PERSONAL	AIRCRAFT	FORMS	SPECIALTY AVIATION-SAU	
06-1882	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF. LIAB.-@VANTAGE	0
06-1883	1129	ONEBEACON INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF. LIAB.-@VANTAGE	0
06-1932	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS STAFFING SERVICES	
06-1953	0038	PACIFIC INDEMNITY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	MASTERPIECE	
06-1957	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
06-1871	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SPECTRUM	
06-1945	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	COMMERCIAL CRIME	
06-1860	1129	SIRIUS AMERICA INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	MORTGAGE PROTECTION	0
06-1861	1129	SIRIUS AMERICA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	0
06-1888	0748	STAR INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	AGRICULTURE	0

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PN#: 2006-12

Page 4 of 6

**California Department of Insurance
Public Notice Filing/Errata Report
March 24, 2006**

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06-1904	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	FIRE	NEW PROGRAM	MOBILE HOME PARKS	0
06-1908	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	MOBILE HOME PARKS	0
06-1910	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	MOBILE HOME PARKS	0
06-1911	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	MOBILE HOME PARKS	0
06-1914	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	INLAND MARINE	NEW PROGRAM	MOBILE HOME PARKS	0
06-1796	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE	0
06-1858	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	NEW PROGRAM	NAMED PERIL INSURANCE RAISIN RECONDITIONING	0
06-1874	3548	TRAVELERS COMMERCIAL INSURANCE COMPANY	PERSONAL	ALLIED LINES	NEW PROGRAM	TRAVELERS BOAT PROGRAM 2	0
06-1901	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	OMNI	-10
06-1902	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	OMNI	-10
06-1878	0212	TRUCK INSURANCE EXCHANGE	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
06-1873	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SPECTRUM	
06-1842	3548	UNITED STATES FIDELITY AND GUARANTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-BUSINESS INSURANCE POLICY	
06-1847	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-1939	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	BAIL BOND	0
06-1943	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
06-1899	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	HR3210	
06-1909	0212	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	EQUIPMENT DEALER UNICOVER	

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PN#: 2006-12

Page 5 of 6

**California Department of Insurance
Public Notice Filing/Errata Report
March 24, 2006**

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06-1935	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF. LIAB. INSURANCE AGENT & BROKERS ERRORS & OMI	0
06-1865	0215	VALLEY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	-13.3
06-1892	0215	VALLEY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
06-1857	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	CYBERSECURITY FOR FINANCIAL INSTITUTIONS	
06-1954	0038	VIGILANT INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	MASTERPIECE	
06-1958	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
06-1884	0218	WESTERN SURETY COMPANY	COMMERCIAL	SURETY	RATE	WINE & DISTILLED SPIRITS FEDERAL EXCISE TAX SURETY	-54.5
06-1845	1285	XL INSURANCE AMERICA, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-1844	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-1949	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SCHOOL	
06-1950	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SCHOOL	
101	TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS						

California Department of Insurance

Public Notice Filing Errata Report

March 24, 2006

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	06-1153	02/17/2006	American Automobile Insurance Company	Commercial Multi-Peril	Forms	BOP-American Business Coverage	
Correct	06-1153	02/17/2006	American Automobile Insurance Company	Commercial Multi-Peril	Rule Change	BOP-American Business Coverage	
Incorrect	06-1154	02/17/2006	American Insurance Company (The)	Commercial Multi-Peril	Forms	BOP-American Business Coverage	
Correct	06-1154	02/17/2006	American Insurance Company (The)	Commercial Multi-Peril	Rule Change	BOP-American Business Coverage	
Incorrect	06-1156	02/17/2006	Associated Indemnity Corporation	Commercial Multi-Peril	Forms	BOP-American Business Coverage	
Correct	06-1156	02/17/2006	Associated Indemnity Corporation	Commercial Multi-Peril	Rule Change	BOP-American Business Coverage	
Incorrect	06-1269	02/24/2006	Courtesy Insurance Company	Commercial Auto Physical Damage	New Program	Auto Mechanical Service	
Correct	06-1269	02/24/2006	Courtesy Insurance Company	Commercial Other Liability	New Program	Auto Mechanical Service	
Incorrect	06-1157	02/17/2006	Fireman's Fund Insurance Company	Commercial Multi-Peril	Forms	BOP-American Business Coverage	
Correct	06-1157	02/17/2006	Fireman's Fund Insurance Company	Commercial Multi-Peril	Rule Change	BOP-American Business Coverage	
Incorrect	06-1159	02/17/2006	National Surety Corporation	Commercial Multi-Peril	Forms	BOP-American Business Coverage	

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PN#: 2006-12

California Department of Insurance
Public Notice Filing Errata Report
March 24, 2006

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Correct	06-1159	02/17/2006	National Surety Corporation	Commercial Multi-Peril	Rule Change	BOP-American Business Coverage	
Incorrect	06-354	01/20/2006	North American Elite Insurance Company	Commercial Auto Liability and Physical Damage	Rate		5.90%
Correct	06-354	01/20/2006	North American Elite Insurance Company	Commercial Auto Liability and Physical Damage	Rule Change		0.00%
Incorrect	06-282	01/20/2006	North American Specialty Insurance Company	Commercial Auto Liability and Physical Damage	Rate		5.60%
Correct	06-282	01/20/2006	North American Specialty Insurance Company	Commercial Auto Liability and Physical Damage	Rule Change		0.00%

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PN#: 2006-12

Page 2 of 2